



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)  
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Order Filed on November 1, 2017  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:  
Theresa Maria Wolf  
Debtor.

Case No.: 16-19775 RG

Adv. No.:

Hearing Date: 6/21/2017 10am

Judge: Rosemary Gambardella

## **ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: November 1, 2017**

  
\_\_\_\_\_  
Honorable Rosemary Gambardella  
United States Bankruptcy Judge

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Debtor: Theresa Maria Wolf

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Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF DEFAULT

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Lakeview Loan Servicing, LLC, Denise Carlon, Esq. appearing, upon a certification of default as to real property located at 593 Wyckoff Avenue, Mahwah, NJ, 07430, and it appearing that notice of said certification was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Ronald I. LeVine, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of October 6, 12017 Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due March 2017 through October 2017 for a total post-petition default of \$28,364.29 (5 @ \$3,549.91; 3 @ \$3,563.61; less suspense \$76.09); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$28,364.29 will be paid by Debtor remitting \$4,727.38 per month in addition to the regular monthly mortgage payment, which additional payments shall begin on November 1, 2017 and continue for a period of six months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume November 1, 2017, directly to Secured Creditor, Lakeview Loan Servicing, LLC, Attn: Bankruptcy, 425 Phillips Blvd. Ewing, NJ 08618 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$200.00 for attorneys' fees, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Certification of Default is hereby resolved.